

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

MICHAEL J RICHARDSON SR

Debtor(s)

Case No. 15-31323

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/14/2015.
- 2) The plan was confirmed on 12/08/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 09/05/2017.
- 6) Number of months from filing to last payment: 18.
- 7) Number of months case was pending: 33.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$10,375.00
Less amount refunded to debtor \$9.53

NET RECEIPTS: \$10,365.47

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,590.00
Court Costs \$0.00
Trustee Expenses & Compensation \$462.05
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,052.05

Attorney fees paid and disclosed by debtor: \$410.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN ALLIANCE	Unsecured	NA	4,416.76	4,416.76	653.33	0.00
ASSET ACCEPTANCE LLC	Unsecured	138.00	NA	NA	0.00	0.00
AT & T WIRELESS	Unsecured	295.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	450.00	NA	NA	0.00	0.00
CASH LOANS BY BMAC	Unsecured	400.00	1,038.41	1,038.41	153.60	0.00
CASTLE PAYDAY	Unsecured	250.00	NA	NA	0.00	0.00
CCS/FIRST NATIONAL BANK	Unsecured	458.00	NA	NA	0.00	0.00
CCS/FIRST NATIONAL BANK	Unsecured	458.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF FINANCE	Secured	1,000.00	NA	1,000.00	399.01	113.99
CITY OF CHICAGO DEPT OF FINANCE	Unsecured	1,000.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	1,000.00	1,238.40	1,238.40	183.18	0.00
COMCAST	Unsecured	58.00	NA	NA	0.00	0.00
DEVON FINANCIAL SERVICE	Unsecured	228.00	969.55	969.55	143.42	0.00
DEVON FINANCIAL SERVICE	Unsecured	NA	969.55	0.00	0.00	0.00
DIRECTV LLC	Unsecured	291.00	291.25	291.25	33.99	0.00
Discount Tire	Unsecured	0.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	577.00	NA	NA	0.00	0.00
FIRST CASH ADVANCE	Unsecured	0.00	NA	NA	0.00	0.00
FIRST NATIONAL BANK	Unsecured	0.00	NA	NA	0.00	0.00
Green Trust Cash LLC	Unsecured	631.00	NA	NA	0.00	0.00
HSBC	Unsecured	0.00	NA	NA	0.00	0.00
HSBC	Unsecured	0.00	NA	NA	0.00	0.00
HSBC	Unsecured	390.00	NA	NA	0.00	0.00
INSIGHT COMMUNICATIONS	Unsecured	0.00	NA	NA	0.00	0.00
JC PENNEY	Unsecured	0.00	NA	NA	0.00	0.00
KAHUNA PAYMENT SOLUTIONS	Unsecured	NA	NA	430.49	63.68	0.00
KAHUNA PAYMENT SOLUTIONS	Secured	NA	430.49	430.49	0.00	0.00
LAKOTA CASH	Unsecured	0.00	NA	NA	0.00	0.00
MONTEREY FINANCIAL SVC	Unsecured	661.00	NA	NA	0.00	0.00
NATIONAL QUIK CASH	Unsecured	0.00	NA	NA	0.00	0.00
ORANGE LAKE COUNTRY CLUB INC	Unsecured	1.00	NA	NA	0.00	0.00

Scheduled Creditors:						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PRA RECEIVABLES MGMT	Unsecured	556.00	NA	NA	0.00	0.00
REGIONAL ACCEPTANCE CORP	Unsecured	4,400.00	NA	NA	0.00	0.00
REGIONAL ACCEPTANCE CORP	Unsecured	NA	4,400.33	4,400.33	650.89	0.00
UNITED CASH LOANS	Unsecured	0.00	NA	NA	0.00	0.00
US BANK NA	Secured	101,233.00	0.00	0.00	0.00	0.00
US BANK NA	Secured	NA	3,678.76	3,678.76	3,678.76	0.00
US BANK NA	Unsecured	55,233.00	NA	NA	0.00	0.00
US FAST CASH	Unsecured	0.00	NA	NA	0.00	0.00
VERIZON	Unsecured	1,651.00	1,619.62	1,619.62	239.57	0.00
WOW CHICAGO	Unsecured	766.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$3,678.76	\$3,678.76	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$1,430.49	\$399.01	\$113.99
TOTAL SECURED:	\$5,109.25	\$4,077.77	\$113.99
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$14,404.81	\$2,121.66	\$0.00

Disbursements:	
Expenses of Administration	<u>\$4,052.05</u>
Disbursements to Creditors	<u>\$6,313.42</u>
TOTAL DISBURSEMENTS :	<u>\$10,365.47</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/07/2018

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.